DOCUMENT RESUME

ED 372 125 UD 029 935

AUTHOR	Bumpass, Larry L.; Sweet, James A.
TITLE	Family Experiences across the Life Course: Differences by Cohort, Education, and Race/Ethnicity.
INSTITUTION	Wisconsin Univ., Madison. Center for Demography and Ecology.
SPONS AGENCY	National Inst. of Child Health and Human Development (NIH), Bethesda, Md. Center for Population Research.k
REPORT NO	NSFH-WP-42
PUB DATE	91
CONTRACT	HD05876; HD21009; HD22433
NOTE	42p.; Paper prepared for the IUSSP Conference on the Peopling of the Americas (Vera Cruz, Mexico).
PUB TYPE	Information Analyses (070) -- Reports - Research/Technical (143) -- Speeches/Conference Papers (150)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Blacks; Child Rearing; Comparative Analysis; *Ethnic Groups; *Family Life; *Hispanic Americans; Marital Instability; *Minority Groups; One Parent Family; Parent Child Relationship; Prediction; Research; *Sociocultural Patterns; Trend Analysis; *Whites
IDENTIFIERS	Indicators

ABSTRACT

This paper provides an overview of family experience in the United States by examining three dimensions: (1) childhood family experience, including the experiences of one-parent and step-parent families, and age at homeleaving; (2) marriage and childbearing including nonmarital childbearing, cohabitation, marriage, home ownership, and marital disruption; and (3) relationships with parents in adulthood, including returning to the parental household after marrying, having older parents move in with their children, and the death of parents. All data tables contained in the report include differences across birth cohorts; educational groups; and among non-Hispanic whites, blacks, and Chicanos. The report focuses on aggregate differences in experience, not independent net effects based on multivariate differences. Data reveal both remarkable change and large differences by race-ethnicity, and education. (Contains 31 references.) (GLR)

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Larry L. Bumpass
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NSFH Working Paper No. 42

A National Survey of
FAMILIES *and* **HOUSEHOLDS**

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Family Experiences Across the Life Course: Differences by Cohort, Education, and Race/Ethnicity

Larry L. Bumpass and James A. Sweet
University of Wisconsin-Madison

NSFH Working Paper 42

May, 1991

Paper prepared for the IUSSP Conference on the Peopling of the Americas, Vera Cruz, Mexico. The National Survey of Families and Households was funded by Grant HD21009 from the Center for Population Research of the National Institute of Child Health and Human Development and the analysis was supported under Grant HD22433 using facilities provided under Grant HD05876.

Family Experiences Across the Life Course:

Differences by Cohort, Education, and Race/Ethnicity

Family life is changing dramatically in virtually all Western industrial societies (Westoff, 1986). Lower rates of marriage and childbearing, increased marital disruption and childbearing outside of marriage, lower rates of remarriage, and a rapid increase in cohabitation have resulted in a large increase in the proportion of adult life spent outside of traditional family arrangements (Schoen et al., 1985). These trends have profoundly affected the life course of individuals and the nature of family life.

We have argued elsewhere (Sweet and Bumpass, 1987; Bumpass, 1990) that these recent demographic trends should be viewed as key indicators of the continuing long-term evolution of family patterns. The importance of an historical perspective is best illustrated by Figure 1, which presents the trend in the divorce rate in the U.S. over more than one hundred years. While there have been fluctuations associated with wars and the economy (Preston and MacDonald, 1978), the underlying long-term increase is clear. When seen in this light, changing American family life is most unlikely to be a temporary aberration from some more "ideal" pattern, and we are unlikely to be able to turn back the clock. At the same time, there are feedback effects as our high level of marital instability has profoundly altered family life over the life course in ways that impact normative expectations, adult role identifications, and the performance of family roles.

This paper was prepared for this international conference with the explicit objective of providing an overview of family experience in the U.S. We have decided

to do this with attention to the implications of family patterns for experience over the individual life course. It is well understood that the measurement of trends and differentials in the risk of events such as divorce or remarriage should be conditioned on the duration of risk exposure. For example, analysis of the risk of remarriage should be based on duration-specific risks observed for marriage cohorts. Life course experience, on the other hand, reflects the convolution of a number of successive demographic processes. Changing proportions of birth cohorts experiencing remarriage, for example, does not clearly address changing propensities to remarry, but rather the combined effects of changing rates of marriage, divorce, and remarriage. All the same, when properly understood, population differences in life course events are important information about how family life is experienced.

We will paint this canvas with a broad brush, almost from cradle to grave, based on data from the National Survey of Families and Households conducted in 1987-88 with 13017 respondents aged 19 and over (Sweet, Bumpass and Call, 1988). Family experience will be examined in relation to three dimensions of family life: 1) Childhood family experience including experience of a one-parent and/or step-parent family, and age at homeleaving; 2) Marriage and childbearing including non-marital childbearing, cohabitation, marriage, home ownership, and marital disruption; and 3) Relationships with parents in adulthood including returning to the parental household after marrying, having older parents move in, and the death of parents. This is far from exhaustive of either the NSFH information or of the family life course, but it does provide a broad overview of family life in the United States.

The variables considered in this analysis were all collected by retrospective histories. In most cases, the tables have been constructed using life-table procedures to adjust for the truncation of experience by interview and are expressed in terms of cumulative experience by successive ages. When appropriate, comparable data based on "risk cohorts," such as marriage cohorts for the risk of divorce, are included to permit the comparison of the two perspectives. All tables include differences across birth cohorts, educational groups, and among non-Hispanic whites, blacks, and Chicanos. Because of the overview nature of this paper, we are focussing on aggregate differences in experience, rather than on "independent" net effects based on multivariate modelling. Obviously, each topic would require a different set of control variables in such modelling, and to attempt such would not only be unwieldy in the present context, it would answer a different question than the one we are raising. Whatever the causal antecedents and mediating factors, it is important to know how these populations differ in terms of lifetime family trajectories. Because of difficulties with male marital histories and to facilitate presentation, these analyses are restricted to women. The unweighted frequencies underlying these estimates are reported in Table 1.

Childhood Family Experience

Parental Family Stability: Some of the most profound impacts of changing family patterns are on the early stages of the life course. The marked increase in divorce and in non-marital childbearing combine to create one-parent experience sometime during childhood for about half of the children in the United States--one quarter of all

recent births were born to an unmarried mother. Furthermore, the majority of children who enter a one-parent family will stay in that family status through the remainder of childhood (Bumpass and Sweet, 1989a).

Table 1 documents the single-parent and stepfamily experience of our younger respondents. These were cohorts that did not feel the full impact of current levels of marital disruption and non-marital childbearing. Nonetheless, we can see a 50 percent increase between persons in their 30s and those in their 20s in the proportion not living with both natural parents at age 15. One-third among the youngest NSFH respondents were not with both parents at age 15. One in six of these younger persons had lived in a stepfamily. (There is close agreement between estimates from retrospective histories and both vital statistics data and alternative procedures based on marital and fertility histories (Bumpass and Sweet, 1989a).) Not having an intact two-parent family throughout childhood varies greatly by race and education. A one-parent family during childhood is over twice as common among blacks as among either Chicanos or majority whites, and is three times as common among high school dropouts as among college graduates. Because of differences in remarriage rates that we will observe shortly, there is much less variation in step-family experience, though very few college-educated persons had a step-parent.

To avoid confounding cohort differences in education with education differences in outcome variables, in this and in all following tables, education differences are restricted to a single cohort--usually chosen to reflect the most recent cohort that has largely completed its education. Even so, a word of caution about interpretation is in

order. Table 1 documents large differences by education. Some of this "effect" results from effects of parental socioeconomic status on both family stability and on children's education, but there is also an independent effect of single-parent experience on educational attainment (Raley, 1991). Estimates for Chicanos are not reported for single 10-year cohorts because of sample size.

Homeleaving: Table 2 turns our attention to the age persons first leave home to live on their own. It is important to conceptualize this as a process rather than as an event; one-third of our younger respondents reported that they had returned home at least once after leaving the first time. Much of this returning home is associated with short periods after the completion of schooling or military, but as we shall consider subsequently, there is also a substantial amount of returning home later in the life course. Returns to the parental household, whether after schooling or marital disruption, play a large role in the fact that higher proportions of persons in their early 20s are living with their parents than was the case a decade earlier (Glick and Lin, 1986).

First homeleaving is very concentrated in the years following the usual age at high school graduation. One-fifth left home prior to age 18, two-thirds before age 20, and over 90 percent had done so before age 25. Except for the high proportion of high school dropouts who left before age 18 (50 percent), there is remarkably little variation.

Unfortunately, we did not collect retrospective histories from the parental perspective on the "nest-emptying" process. We know that a quarter of parents approaching retirement age have children living with them (Sweet and Bumpass, 1987; Aquilino, 1990). Part of this reflects the consequences of later-born children, larger

family sizes (and the joint probability that at least one will not have left), and part reflects the refilling of nests that were once empty.

Marriage and Childbearing

Non-marital Childbearing: Both social norms and our demographic procedures have presumed that marriage and fertility are closely linked, but this has become progressively less so in the U.S. in recent years (Bumpass, 1980). The high proportion of recent births that were born to an unmarried mother has already been noted. Table 3 addresses this experience from the perspective of the life course of women. (These estimates include births while separated or divorced as well as those prior to first marriage. Almost one-third of non-marital births are to formerly married women (Bumpass and McLanahan, 1989).) The steep trend in non-marital childbearing is clear in the two-thirds increase over birth cohorts in the proportion with an unwed birth before age 30. The life-table estimates indicate that by age 30 one-quarter of the younger cohort will have given birth while unmarried.

Education differences are very large, with almost half of the women who did not complete high school having an unmarried birth compared to only 5 percent among college graduates. Similarly, the high rate of non-marital fertility among blacks is evident (Hogan and Kitagawa, 1985; Bumpass and McLanahan, 1989): one-third have an out-of-wedlock birth while still a teenager. When similar estimates are based on the more recent experience of women aged 20-29, over two-thirds of black women are likely to have a child while unmarried. Unmarried motherhood is only half as likely among

Chicanos as among blacks, but twice as likely as among majority whites. Nonetheless very sharp changes have occurred among majority whites, among whom the rate has more than doubled at all ages since the mid-1970s (National Center for Health Statistics, 1990). Based on calculations for women aged 20-29, having a child while unmarried will be the experience of one of every six majority white women if current rates continue. Of course, the rapid increase among whites has not yet abated, so the proportion may be higher still.

Marriage: From a demographic perspective, changing marriage behavior is one "reason" for the increased experience of unmarried childbearing, as delayed marriage increases the years at risk--especially given the high levels of unmarried sexual intercourse (Zelnik and Kantner, 1980). In Table 4, we see the large change in the proportion married by ages 20, 25, and even age 30. While it is clear that marriage rates have declined at all ages, reductions in the early 20s are particularly large. Whereas 83 percent of persons 40-49 had married by age 25, life-table estimates suggest that only 61 percent of those 20-29 will have done so. Only three-quarters of the youngest cohort will have married by age 30 compared to over 90 percent of persons born only 20 years earlier.

Teen marriage is particularly likely among Chicanos, but by the mid-twenties there is no difference between Chicanos and majority whites. Blacks, on the other hand, marry at a much slower rate. Among women 25-34, 86 percent of majority whites are estimated to marry by age 30 compared to 59 percent among blacks. The levels are even lower among women 20-29 (80 and 50 percent respectively, not shown).

Education may be both a cause and consequence of early marriage (Marini, 1984). In any event, women of various educational levels travel through life with markedly different first-marriage histories. Over half of women not completing high school married in their teens, as did almost half of the high school graduates, compared to 4 percent of those who completed college. This is not at all surprising, but it emphasizes an important aspect of the differing life experience associated with education--especially given the very strong association between early marriage and marital disruption (Castro Martin and Bumpass, 1989). By age 25, the college graduates are catching up and the high school dropouts are falling behind; and by age 30, these two groups are similar with about three-quarters married compared to about 85 percent among others. The lower proportions married at the ends of the educational distribution likely reflect the lower marriage prospects of the least educated, and the reduced need (and perhaps taste) for marriage among the most educated.

Cohabitation and All First Unions: As we have developed at some length elsewhere (Bumpass and Sweet, 1989b; Bumpass, 1990; Bumpass, Sweet, and Cherlin, 1991), marriage trends tell only part of the story. The remarkable increase in cohabitation has meant that unmarried does not mean "single" in any traditional sense. Table 5 presents estimates by age of cohabitation, and of any first union formation (cohabitation or marriage). The proportion who had lived with a partner of the opposite sex without being married before age 25 increased from 6 to 39 percent over the cohorts considered here; cohabitation by age 30 increased from 11 to 48 percent. These trends offset much of the decline in marriage rates so that differences in union formation were

much smaller than differences in marriage by these ages (Bumpass, Sweet and Cherlin, 1991).

Differences in cohabitation by race and ethnicity are rather small. Among women 20-49, there is no difference between majority whites and Chicanos, and blacks are only somewhat more likely to have cohabited by age 30. For the younger cohort aged 25-34 there is no longer any racial difference in cohabitation experience. Nonetheless, the cohabitation experience of blacks offsets most of the racial difference in marriage rates. Black women are 27 percentage points less likely than majority whites to marry by age 30, but they are only 8 percentage points less likely to have formed a union by this age.

Cohabitation is negatively related to education: a third of the college educated cohabit by age 30 compared to half among high school dropouts. College graduates are somewhat less likely than others to have formed a coresidential union before age 30.

First Birth: The timing of first birth is an extremely important factor in the life course. Not only does age at first birth mark the life circumstances in which parenting responsibilities begin, in a low fertility society it also sets a trajectory for the timing of parenting - including how old one is when coping with teenagers, the extent of overlap between retirement and college bills, age at grandparenthood, and the age at which one's nest may finally empty (and hence the number of child-free years before retirement).

Even in the context of very substantial abortion rates, the U.S. has a remarkably high level of fertility among teenagers (Trussell, 1988). In Table 6, we see that while there has been some decline, nearly a quarter of women 20-29 in 1987 will have a first

birth before age 20, one-half by age 25, and three-quarters by age 30. Declines in fertility in the early 20s are particularly noticeable (from 68 to 53 percent by age 25), although there were also very substantial declines by age 30 as well.

There are large differences in the pace of first birth by both race/ethnicity and education (Rindfuss et al., 1988). First motherhood is much more concentrated in very early adulthood among minority women. Two-fifths of black women and one-third of Chicanos become mothers as teenagers compared to one-fifth of majority whites. Roughly three-quarters of blacks and Chicanos are mothers by age 25 compared to slightly over half of majority whites. Hence majority white women are about twice as likely as minority women to spend early adulthood child-free.

These patterns are strongly associated with education. Sixty percent of the lowest education group entered their twenties having borne a child, compared to almost none of the women who completed college. Again of course, although the causal flows may be reciprocal, the patterns observed are an enduring part of the life circumstances of women of differing education levels. Half of college-educated women are still childless at age 30, compared to about 85 percent of those who did not attend college.

The last four columns of Table 6 are based on marriage cohorts and the life-table values are calculated with respect to the duration of marriage. The first column in this set represents the implications of high levels of premarital fertility for the conditions under which marriages begin (Sweet and Bumpass, 1987). We have no data source at present that makes it possible to determine the extent to which these first marriages with children present are marriages to the child's father, but it is clear that many marriages

have parenting responsibilities from the very beginning (half among blacks and one-third among women not completing high school). Further, the proportion of such marriages doubled between marriages 1965-74 and those 1975-84. Others catch up rapidly, so that over three-quarters of all marriages have a child present after 5 years, except among college-educated women (63 percent).

Homeownership: Becoming a homeowner is an important transition in the family life course in the U.S. In 1980, nearly 90 percent of couples who had been married over 10 years owned their own home (Sweet and Bumpass, 1987). Further, the major financial transaction involved is a critical point for intergenerational assistance, with over a quarter of recent purchasers receiving help from relatives (Bumpass, 1990).

We note in Table 7 that trends in homeownership differ depending on whether they are viewed over age or over marriage cohorts. The proportion owning a home by age 30 or 35 changes very little over these cohorts, increasing by only a few percentage points. On the other hand, the proportion who owned their own home by 5 years of marriage **increased** by about a fifth from 38 to 45 percent between the marriage cohort centering on 1960 and that centering on 1980. The explanation is obviously linked to the marked delay in marriage. While some might argue that increased difficulties with home ownership is a factor contributing to delayed marriage, the fact that there was no deterioration over age cohorts does not support such an argument. Because they are marrying later, couples are bringing greater resources into marriage.

At the same time, there are very large differences in homeownership by race/ethnicity and education. By age 30, blacks are only about half as likely as majority

whites to own their own home. Chicanos are more likely to be homeowners than blacks, but still substantially less likely than majority whites.

Education differences are of a similar order of magnitude. Because of delays associated with schooling, women completing college are only about half as likely as high school graduates to have bought a home by age 25. However, 90 percent own a home by age 35 compared to 78 percent for those who attended but did not complete college, 69 percent for high school graduates, and only 41 percent for women who did not graduate from high school. By 10 years after marriage, the least educated group is less than a third as likely to own their own home as college graduates (25 compared to 83 percent).

Examination of black-white differences within education categories (not shown) indicates that the approximate 1:2 ratio persists except among college graduates, where the proportion of black women ever owning a home is three-quarters as high as among majority white women.

Marital Disruption: We began this paper with an emphasis on the dramatic increase in marital disruption. The plateau in the U.S. divorce rate has been widely noted. But an examination of Figure 1 cautions against a hasty conclusion that the long-term trend has stopped or reversed. Note that there was a similar 15-year plateau just before the takeoff of the late 1960s.

Contrasts between marriage and age cohorts in Table 8 again point to the value of considering risk and life course perspectives simultaneously. We see a 50 percent increase in the proportion disrupted by 10 years after first marriage, reflecting the

marked increase in the risk of disruption for marriages. But we also see that the experience of having any marriage disrupt before age 30 changed little over age cohorts. Persons who turned 20 around 1982 were no more likely to have a disrupted marriage by age 30 than cohorts born 20 years earlier. The reason has to do with the substantial delay in marriage over these cohorts. Recall from Table 3 that life-table estimates suggested that forty percent of our youngest cohort will not yet be married by age 30. The well-known effect of age at marriage on marital disruption risks is associated more with extremely high levels for teenage marriages than with low levels for older marriages. This suggests that divorce at ages after 35 is likely to be experienced by an increasing proportion of women - a fact that may have substantial implications for the proportion of divorced women who remarry. Estimates not shown in the table indicate that almost half of the cohort aged 40-49 will have experienced a marital disruption before age 50 - and this is a cohort that spent its 20s in a period of lower disruption rates.

The strong negative effect of education on marital disruption is evident in both life-course experience and in the proportions disrupted by successive marriage durations. High school dropouts are about three times as likely to have their marriage disrupt as are college graduates. This is partially, though not completely, a product of the association of education with age at marriage (Castro Martin and Bumpass, 1989).

While black marriages are about half again more likely than majority white marriages to break up by 10 years' duration, there is virtually no racial difference by age 35. This, of course, also reflects marriage patterns: fewer than half of the black women

will have married by this age. Chicano women are at slightly lower risk of marital disruption than majority whites (Sweet and Bumpass, 1987).

Remarriage: Because of our high levels of marital disruption, remarriage is now a common aspect of American family life. Indeed half of all recent marriages involved at least one previously-married partner (National Center for Health Statistics, 1990). Clearly, we can no longer consider family patterns without taking into account the complexities introduced by remarriage. At the same time, there is a frequent bias in the literature that overemphasizes the importance of remarriage as an indicator of the persistence of American's commitment to married life (Spanier and Glick, 1980). This perspective usually emphasizes that most divorced persons remarry, without attending to the substantial and growing proportion who do not (Popenoe, 1982; Bumpass, Sweet and Castro Martin, 1990). We have already noted that the remarriage of the custodial parent is experienced by only about half of the children experiencing one-parent families.

In Table 9 we see that about one of every six women experience remarriage by age 35. Again, there has been little change over birth cohorts at the same time that rates of remarriage following marital disruption have declined. The proportion of women remarried by 10 years after disruption dropped from 66 to 57 percent between disruptions centering on 1960 and those centering on 1980.

This brings us back to the implications of changing age at marriage noted in the discussion of marital disruption above. Delayed marriage may well have a rather considerable effect on the remarriage rates of women. Declining remarriage rates undoubtedly reflect many of the same changes in orientations toward marriage and

competing alternatives, as declining first marriage rates (Bumpass, 1990). At the same time, there could be a direct link in that delayed marriage will increase substantially the proportion of women experiencing marital disruption in their late 30s. Given much lower remarriage rates at older ages (Bumpass, Sweet and Castro Martin, 1990), this "compositional" change in the population at risk of remarriage would lead to considerably lower proportions ever remarrying--unless remarriage rates of women at "older" ages increase.

In any event, it is worth noting that remarriage rates of women experiencing disruption in 1975-84 imply that only about three-fifths will have remarried 10 years later. Among other things, this implies that substantially larger proportions of women are likely to approach their retirement years after extended spells without a second earner's income and asset accumulation. Cohabitation among the previously married may be offsetting this somewhat (Bumpass, Sweet, and Cherlin, 1991), but the continuity of such cohabitation, and its implications for asset accumulation and retirement income, are yet unknown.

Despite much higher rates of first marriage disruption, black women are only about half as likely as majority white women to enter a second marriage. This is the joint consequence of their lower rates of both first marriage and of remarriage. Only about 40 percent of black women whose marriages disrupt remarry within 10 years.

The contrast between age and separation cohort patterns of remarriage is particularly marked for education differences. Because of older ages at first marriage and lower rates of marital disruption, college graduates are much less likely than other

women to have remarried before age 35. On the other hand, it is high school dropouts who are least likely to remarry following a disruption: 38 percent compared to 66 percent among college graduates.

Returning to the Parental Home After Marriage: We noted earlier that a third of all young people return to the parental home after first leaving to be on their own and that much of this follows completion of schooling or military service, and hence may be a more-or-less expected part of the emancipation process. It is much less normative for persons to return to live with their parents after they have married, and yet that too is not uncommon. In more detailed analyses, we find that the majority of the reasons given for such returns are associated with marital disruption, but there is also a substantial component associated with financial difficulties.

Table 10 shows that about one in seven return to live with their parents after marriage. While there was no change in this experience over birth cohorts (because of the later ages at marriage of more recent cohorts), there has been almost a doubling over marriage cohorts. For the most recent marriage cohort, about one-fifth of the less-educated women, and one-fifth of black women, are likely to return home within 10 years of their marriage. These patterns are heavily affected by marital disruption: over forty percent of women experiencing marital disruption in the last ten years have returned to live with their parents since marriage (not shown).

Parental Coresidence: Whether to meet children's needs or those of their parents, sharing households is a major form of inter-generational assistance. Despite declines over the century in multiple generation households (Kobrin, 1976; Michael et al., 1980;

Sweet and Bumpass, 1987), coresidence is not a rare experience for American families. Not only do the young return home in times of need, but very old parents may be taken in for a period when they are less able to be independent but do not yet require the intensive care of institutionalization.

Much of this coresidence is missed in cross-section because the spells preceding either death or institutionalization of the elderly parent tend to be rather short (Bumpass, 1990). In Table 11 we see that by age 60 fully a quarter of women will have had a parent live with them. Parental coresidence is negatively associated with a woman's education, probably reflecting the impact of children's resources in purchasing independence. Independence for whom is not clear. Kotlikoff (1987) argues that the effect of parental income on independence, usually interpreted as the parent's increased ability to maintained their preferred independence, in reality reflects the correlation with children's income, and that the latter is the causal variable. In any event, among women age 50-59, 14 percent of the college graduates will have had a parent live with them compared to a quarter of those who did not go beyond high school.

The differences across age groups suggest some decline in coresidence experience by age 50. This may reflect improved health and survival as well as increased affluence of the elderly, but is probably also a consequence of increased marital disruption in both generations on intergenerational relationships (Bumpass and Sweet, 1991).

The literature on race/ethnicity and kinship would predict higher levels of co-residence for both blacks and Chicanos. While we observe this expected difference for Chicanos, levels are actually lower for blacks than for majority whites.

Parental Survival: We seldom pay sufficient attention to parental survival as a major factor conditioning intergenerational relationships. In a society where increasing proportions live to very old ages, we often fail to appreciate the extent to which parental loss is a common experience of midlife (Winsborough and Bumpass, 1991).

The social meaning of the death of a parent varies greatly over the life course. Loss of a parent during childhood has substantial implications for both socialization and the resources for education and launching (McLanahan and Bumpass, 1988; Raley, 1990). Parental loss during middle adulthood has emotional and psychological consequences that are gaining increased attention (Umberson, 1990), and such loss may also have symbolic meaning not attached to earlier or later parental death. Of course, even loss of a parent in childhood affects middle-age experience by increasing the probability of having an unmarried widowed parent, but it is particularly the experience of losing a parent in middle age that is likely to be perceived as a significant life-stage transition. For many, this occurs at about the same time as the emancipation of children, and family responsibilities are shifted from children to parents (Winsborough and Bumpass, 1991).

The death of the second parent is an especially clear symbolic marker, representing the succession to the status of the elder generation within the family. There are countervailing aspects to this transition, one side of which our culture allows only tacit recognition. On the one hand there is the loss of an important source of emotional support, bereavement, and the recognition one can no longer return to the parental home. On the other, especially when parental death was preceded by a long period of illness or dependency, there can be an associated release from worry and obligations.

The social context of middle age is clearly different for those with no living parents, and a significant minority of these will have received an inheritance at a time when it might have a more substantial impact on their life course. Among those with no surviving parent, thirty percent of middle aged persons had received an inheritance, compared to six percent of those with one parent still living.

Life-table estimates of first parental death and of death of the second parent are presented in Table 12. Parental loss before age 20 has declined sharply as a consequence of both changes in mortality and in ages of parents at birth of their children. Even so, 12 percent of women 40-49 lost a parent before age 20. (This proportion has declined to 7 percent among the younger women in our sample (Winsborough and Bumpass, 1991).) The proportion having lost a parent increases from 12 to 60 percent between ages 20 and 45.

Racial and education differences appear early in the life course. Almost a fifth of black women, and of women who did not complete high school, report that they had a parent die before they reached age 20. This compares with 12 percent among majority whites and 9 percent among college graduates. Some of this education differential results from persons interrupting their education as a result of the death of the parent.

The death of the second parent tends to occur considerably later, with the consequence that for many persons much of middle age includes having a widowed parent. Even so, substantial proportions have lost both parents relatively early in middle age: 15 percent by age 45 and almost half by age 55. This is clearly relevant to parental coresidence, since death of the second parent is likely to be preceded by a period when

the parent needs a great deal of assistance.

Differences by race and education in the loss of both parents parallel those observed for first parent's death. By age 45, a quarter of black women and a fifth of high school dropouts have no living parents.

Conclusion

This overview was designed to provide information on some key aspects of family experience in the U.S. We have couched the discussion in terms of experiences across the life course: from childhood family experience, through leaving home, cohabitation, marriage and childbirth, marital disruption and remarriage, and coresidence with parents and the death of parents. We have seen both remarkable change and large differences by race/ethnicity and education. It is not clear where this change is leading, though historical and international perspectives suggest that it is not likely to be easily reversed. While norms regarding the family are challenged by, and are accommodating to, changed family experience (Bumpass, 1990), family relationships continue to occupy an important part of our lives from birth to death.

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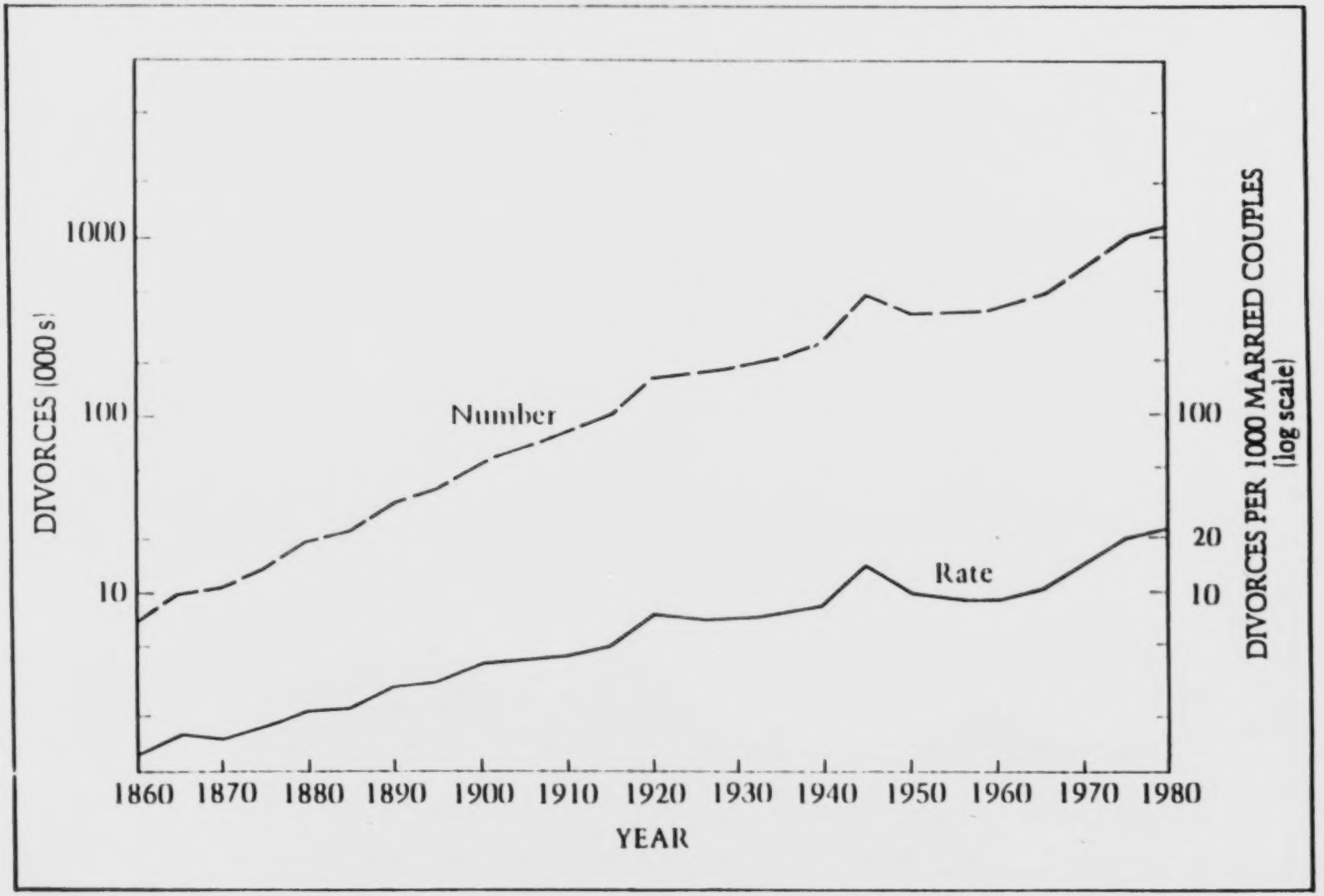
FIGURE 1

Number of Divorces (thousands) and Rate of Divorce per 1,000 Marriages, 1860–1980



Source: American Families and Households, James Sweet and Larry Bumpass, 1987. New York: Russell Sage Foundation.

Table 1. Parental Family While Growing Up, by Age, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Family Status at Age 15	
	Not with Both Natural Parents	With Step Parent
Age		
20-29	33%	17%
30-39	22	9
40-49	22	10
Race/Ethnicity		
White Non-Hispanic	22	12
Black	50	16
Mexican-American	25	8
For Women: Age 25-34		
Education		
0-11 yrs	39	16
12 yrs	30	14
13-15 yrs	29	15
16+ yrs	14	4
Race/Ethnicity		
White Non-Hispanic	23	13
Black	50	16

Table 2. Homeleaving, by Age, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of First Homeleaving by Age		
	18	20	25
Age			
20-29	21%	66%	90%
30-39	24	71	94
40-49	25	69	92
Race/Ethnicity			
White Non-Hispanic	24	72	94
Black	22	58	86
Mexican-American	27	58	88
For Women: Age 25-34			
Education			
0-11 yrs	50	77	89
12 yrs	24	70	92
13-15 yrs	20	72	94
16+ yrs	18	73	96
Race/Ethnicity			
White Non-Hispanic	25	75	94
Black	26	65	88

Table 3. Nonmarital Fertility, by Age, Education and Race/Ethnicity: Women Aged 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of Nonmarital Birth By Age:		
	20	25	30
Age			
20-29	12%	20%	25%
30-39	8	15	17
40-49	6	12	15
Race/Ethnicity			
White Non-Hispanic	5	10	12
Black	32	49	57
Mexican-American	16	26	28
For Women Age 25-34			
Education			
0-11 yrs	29	41	46
12 yrs	13	21	25
13-15 yrs	8	15	19
16+ yrs	1	3	5
Race/Ethnicity			
White Non-Hispanic	6	11	12
Black	34	51	62

Table 4. Marriage, by Age, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of Marriage by Age		
	20	25	30
Age			
20-29	26%	61%	76%
30-39	35	72	86
40-49	15	83	92
Race/Ethnicity			
White Non-Hispanic	35	76	89
Black	25	51	65
Mexican-American	40	78	88
For Women: Age 25-34			
Education			
0-11 yrs	53	69	76
12 yrs	44	76	85
13-15 yrs	30	68	85
16+ yrs	4	48	75
Race/Ethnicity			
White Non-Hispanic	34	71	86
Black	21	45	59

Table 5. Cohabitation and Union Formation, by Age, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of:					
	Cohabitation By Age			Union[a] By Age		
	20	25	30	20	25	30
Age						
20-29	18%	39%	48%	37%	75%	86%
30-39	8	21	32	40	78	91
40-49	3	6	11	43	84	93
Race/Ethnicity						
White Non-Hispanic	10	22	30	41	81	93
Black	11	27	37	33	66	81
Mexican-American	13	26	30	47	85	94
For Women: Age 25-34						
Education						
0-11 yrs	26	42	50	68	82	87
12 yrs	16	32	43	53	85	93
13-15 yrs	12	33	44	37	79	90
16+ yrs	6	23	36	10	58	83
Race/Ethnicity						
White Non-Hispanic	14	31	42	42	79	90
Black	14	38	50	32	68	82

[a] Cohabitation or marriage.

Table 6. First Birth, by Age, Marriage Cohort, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of First Birth:						
	By Age			By Marriage Duration			
	20	25	30	0	2	5	10
Age							
20-29	23%	53%	76%				
30-39	23	55	74				
40-49	27	68	85				
Race/Ethnicity							
White Non-Hisp	20	55	75	5	51	75	87
Black	42	72	85	37	72	86	91
Mexican-Amer	35	79	90	18	51	76	87
Marriage Cohort[a]							
75-84				13	65	80	91
65-74				8	53	78	87
55-64				7	48	75	88
For Women: Age 25-34				**Married 1975-84**			
Education							
0-11 yrs	60	83	86	33	74	83	90
12 yrs	32	68	84	14	56	78	89
13-15 yrs	15	53	76	10	44	76	86
16+ yrs	1	16	51	4	24	63	85
Race/Ethnicity							
White Non-Hisp	19	49	72	7	42	71	86
Black	42	68	85	47	72	86	96

[a] No age restriction

Table 7. Home Ownership, by Age, Marriage Cohort, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of Home Ownership:					
	By Age			By Marriage Duration		
	25	30	35	2	5	10
Age						
20-29	21%	57%				
30-39	24	55	72			
40-49	26	54	69			
Race/Ethnicity						
White Non-Hisp	30	61	78	20	46	71
Black	11	30	40	11	25	41
Mexican-Amer	15	33	49	12	21	38
Marriage Cohort[a]						
75-84				22	45	68
65-74				16	41	65
55-64				17	38	60
For Women: Age 25-34				**Married 1975-84**		
Education						
0-11 yrs	14	23	41	5	15	25
12 yrs	29	54	69	21	41	68
13-15 yrs	29	59	78	24	47	73
16+ yrs	16	54	90	32	65	83
Race/Ethnicity						
White Non-Hisp	29	60	81	25	51	75
Black	10	25	41	14	27	47

[a] No age restriction.

Table 8. Marital Disruption, by Age, Marriage Cohort, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of First Marital Disruption:					
	By Age			By Marriage Duration		
	25	30	35	2	5	10
Age						
20-29	15%	24%				
30-39	14	23	30			
40-49	14	22	29			
Race/Ethnicity						
White Non-Hisp	15	24	30	7	17	27
Black	13	23	34	8	25	39
Mexican-Amer	13	21	24	7	14	23
Marriage Cohort[a]						
75-84				9	22	32
65-74				7	17	29
55-64				5	13	21
For Women: Age 25-34				**Married 1975-84**		
Education						
0-11 yrs	26	36	40	15	33	48
12 yrs	18	27	33	9	23	33
13-15 yrs	17	27	38	10	26	39
16+ yrs	4	8	13	3	12	16
Race/Ethnicity						
White Non-Hisp	16	24	31	9	22	32
Black	13	25	33	9	33	49

[a] No age restriction

Table 9. Remarriage, by Age, Separation Cohort, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of Remarriage:					
	By Age			By Duration Since Separation		
	25	30	35	2	5	10
Age						
20-29	4%	12%				
30-39	4	11	17			
40-49	6	13	18			
Race/Ethnicity						
White Non-Hisp	5	13	19	20	48	67
Black	2	7	9	5	19	37
Mexican-Amer	4	9	16	6	28	43
Separation Cohort [a]						
75-84				16	39	57
65-74				15	39	60
55-64				22	50	66
For Women: Age 25-34				**Separated 1975-84**		
Education						
0-11 yrs	9	15	23	10	26	38
12 yrs	5	14	19	19	40	54
13-15 yrs	6	15	21	15	43	61
16+ yrs	1	4	8	16	45	66
Race/Ethnicity						
White Non-Hisp	5	13	18	20	46	61
Black	2	7	10	2	14	39

[a] No age restriction.

Table 10. Return to Parental Household After Marriage, by Age, Marriage Cohort, Education and Race/Ethnicity: Women Age 20-49, 1987-88 National Survey of Families and Households

	Life-Table Estimates of Return to Parent's Home After Marriage:					
	By Age			By Marriage Duration		
	25	30	35	2	5	10
Age						
29-29	10%	14%				
30-39	8	12	14			
40-49	9	12	13			
Race/Ethnicity						
White Non-Hisp	9	12	14	4	11	15
Black	9	12	13	3	12	18
Mexican-Amer	7	12	13	4	6	11
Marriage Cohort	a					
75-84				4	12	20
65-74				4	11	15
55-64				4	8	11
For Women: Age 25-34				**Married 1975-84**		
Education						
0-11 yrs	6	8	12	6	12	19
12 yrs	12	13	14	4	12	18
13-15 yrs	10	14	16	3	12	15
16+ yrs	6	9	10	0	1	4
Race/Ethnicity						
White Non-Hisp	10	13	14	2	10	13
Black	7	9	11	3	11	19

a
No age restriction

Table 11. Parental Coresidence, by Age, Education and Race/Ethnicity: Women Age 30-59: 1987-88 National Survey of Families and Households

	Life-Table Estimates of Having Parent Live in Household By Age:		
	40	50	60
Age			
30-39	11		
40-49	7	13	
50-59	11	19	24
Race/Ethnicity			
White Non-Hispanic	10	16	20
Black	11	14	18
Mexican-American	13	18	24
AGE 50-59			
Education			
0-11 yrs	12	20	27
12 yrs	16	22	25
13-15 yrs	6	15	22
16+ yrs	1	10	14
Race/Ethnicity			
White Non-Hispanic	12	20	24
Black	9	14	19

Table 12. Parental Death, by Age, Education and Race/Ethnicity: Women Age 40-69: 1987-88 National Survey of Families and Households

	Life-Table Estimates of Death of:						
	One Parent by Age				Both Parent's By Age		
	20	35	45	55	35	45	55
Age							
40-49	12	38	60		6	15	
50-59	17	45	68	88	7	22	47
60-69	21	46	67	87	7	24	48
Race/Ethnicity							
White Non-Hisp	15	41	64	87	6	19	47
Black	20	50	69	86	10	25	44
Mexican-Amer	24	53	68	86	12	23	46
AGE 40-49							
Education							
0-11 yrs	19	50	69		10	21	
12 yrs	10	36	60		6	18	
13-15 yrs	14	34	55		3	7	
16+ yrs	9	33	55		5	10	
Race/Ethnicity							
White Non-Hisp	12	37	60		5	14	
Black	19	44	64		8	24	

NOTE: Based on the parental calendar we have estimated that 10 percent of the 1930-39 birth cohort experienced a parental death before age 16. Women 50-59 in this table were born 1928-37: 12% are coded as having a parental death before age 16 using this information from a different set of questions altogether.

Table 13. Number of Unweighted Cases, by Age, Education and Race/Ethnicity: Women, 1987-88 National Survey of Families and Households

	Age:					
	20-49	30-59	40-69	25-34	40-49	50-59
Age						
20-29	1848					
30-39	2064	2064				
40-49	1148	1148	1144			
50-59		845	841			
60-69			820			
Education						
0-11 yrs				305	220	295
12 yrs				851	472	369
13-15 yrs				553	233	85
16+ yrs				412	216	69
Race/Ethnicity						
White Non-Hisp	3496	2812	2012	1430	820	619
Black	1013	820	543	453	213	149
Mexican-Amer	282	217	136	123	65	30

	Marriage Cohort		Separation Cohort	
	55-84	75-84	55-84	75-84
Education				
0-11 yrs	659	223	404	170
12 yrs	1704	622	789	444
13-15 yrs	937	396	499	319
16+ yrs	675	307	218	134
Race/Ethnicity				
White Non-Hisp	2923	1157	1364	783
Black	637	212	375	186
Mexican/Amer	236	105	77	43
Cohort				
55-64	905		268	
65-74	1531		577	
75-84	1551		1069	